

Information to identify the case:

Debtor 1	<u>Michael J. Camilli</u>	Social Security number or ITIN	xxx-xx-2277
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Annemarie T. Camilli</u>	Social Security number or ITIN	xxx-xx-4602
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-20667-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Camilli

Annemarie T. Camilli

9/12/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J. Camilli
Annemarie T. Camilli
Debtors

Case No. 18-20667-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 12, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Camilli, Annemarie T. Camilli, 377 Haverford Avenue, Wenonah, NJ 08090-1319
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517553990	+ Deptford Township Tax Collector, 1011 Cooper Street, Deptford, NJ 08096-3076
517940127	+ ETrade Bank, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517553991	+ Emerg Phy Assoc of S.Jersey, PC, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3527
517556427	+ John & Kathy Powers, 117 Fernshire Court, Wenonah, NJ 08090-2035
517553995	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517553998	+ National Collegiate Student Loan Trust, 300 Delaware Avenue, 9th Floor, Wilmington, DE 19801-1607
517553999	+ National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
517554004	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
517554006	+ Steve's Storage Shacks, 318 Glassboro Road, Woodbury Heights, NJ 08097-1009
517554012	++ WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 address filed with court:, West Jersey Anesthesia Associates, PA, 102E Centre Blvd, Marlton, NJ 08053-4129

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 12 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517553982	Email/Text: bncnotifications@phea.org	Sep 12 2023 20:37:00	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
517553984	+ Email/Text: amanda@cascollects.com	Sep 12 2023 20:38:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
517553985	EDI: CAPITALONE.COM	Sep 13 2023 00:23:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517644089	EDI: CAPITALONE.COM	Sep 13 2023 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517553986	+ Email/Text: bankruptcy@cavps.com	Sep 12 2023 20:38:00	Cavalry Portfolio Services, LLC, 500 Summit Lake Dr, Valhalla, NY 10595-2321
517563117	+ Email/Text: bankruptcy@cavps.com	Sep 12 2023 20:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517679570	+ EDI: CITICORP.COM	Sep 13 2023 00:23:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517553987	EDI: WFNNB.COM	Sep 13 2023 00:23:00	Comenity Bank, Bankruptcy Department, PO Box

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			182125, Columbus, OH 43218-2125
517553988	Email/PDF: creditonebknotifications@resurgent.com	Sep 12 2023 20:46:32	CreditOne Bank, PO Box 98873, Las Vegas, NV 89193-8873
517553989	Email/PDF: DellBKNotifications@resurgent.com	Sep 12 2023 20:48:04	Dell Financial Services, C/O DFS Customer Care Dept, PO Box 81577, Austin, TX 78708-1577
517663755	Email/Text: BNCnotices@dcmsservices.com	Sep 12 2023 20:37:00	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
517553992	^ MEBN	Sep 12 2023 20:28:46	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517553993	^ MEBN	Sep 12 2023 20:28:32	HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
517553994	EDI: IRS.COM	Sep 13 2023 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517653000	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 12 2023 20:47:16	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517553996	^ MEBN	Sep 12 2023 20:28:57	Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011
517553997	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:38:00	Midland Credit Management, Inc., 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517652589	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517590520	+ Email/Text: TSIBNCBOX4275@tsico.com	Sep 12 2023 20:37:00	National Collegiate Student Loan Trust 2007-1, Po Box 4275, Norcross, GA 30091-4275
517590522	+ Email/Text: TSIBNCBOX4275@tsico.com	Sep 12 2023 20:37:00	National Collegiate Student Loan Trust 2007-2, Po Box 4275, Norcross, GA 30091-4275
517553999	^ MEBN	Sep 12 2023 20:29:06	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
517554000	+ EDI: NAVIENTFKASMSERV.COM	Sep 13 2023 00:23:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517681718	EDI: MAXMSAIDV	Sep 13 2023 00:23:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
517601296	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 12 2023 20:36:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
517554001	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2023 20:48:13	PYOD, LLC, 625 Pilot Road, Suite 5, Las Vegas, NV 89119-4485
517666602	EDI: Q3G.COM	Sep 13 2023 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517554002	Email/Text: clientservices@remexinc.com	Sep 12 2023 20:37:00	Remex, Inc., 307 Wall St, Princeton, NJ 08540-1515
517553983	EDI: AGFINANCE.COM	Sep 13 2023 00:23:00	American General Finance, 600 N Royal Ave, Evansville, IN 47715-2612
517554003	+ EDI: CITICORP.COM	Sep 13 2023 00:23:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
517554005	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 12 2023 20:37:00	Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386
517554007	EDI: RMSC.COM	Sep 13 2023 00:23:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517554030	+ EDI: RMSC.COM	Sep 13 2023 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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517554008	+ EDI: TCISOLUTIONS.COM	Sep 13 2023 00:23:00	23541-1021 Total Card, Inc., 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
517554009	Email/Text: EDBKNotices@ecmc.org	Sep 12 2023 20:36:00	US Department of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609
517554010	EDI: BLUESTEM	Sep 13 2023 00:23:00	Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517594633	+ EDI: WFFC2	Sep 13 2023 00:23:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517554011	EDI: WFFC2	Sep 13 2023 00:23:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor E*Trade Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Rex J. Roldan	on behalf of Debtor Michael J. Camilli roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Joint Debtor Annemarie T. Camilli roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7